Case 21-10627-TPA Doc 20 Filed 12/15/21 Entered 12/16/21 00:27:16 Desc Imaged Certificate of Notice Page 1 of 5

Information to	identify the case:	-
Debtor 1	Jack Jeffrey Williams	Social Security number or ITIN xxx-xx-8432
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Rochelle Williams	Social Security number or ITIN xxx-xx-2672
	First Name Middle Name Last Name	EIN
United States Ban	kruptcy Court WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 11/15/21
Case number: 2	1-10627-TPA	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	Deleterie full recore	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jack Jeffrey Williams	Rochelle Williams
2.	All other names used in the last 8 years		
3.	Address	814 Crestview Drive Sharpsville, PA 16150	814 Crestview Drive Sharpsville, PA 16150
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740 Date: 12/13/21

For more information, see page 2

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Debtor Jack Jeffrey Williams and Rochelle Williams

Case number 21-10627-TPA

7. Meeting of creditors	January 25, 2022 at 11:00 AM	Location: remotely by the Trustee via Zoom, how to	
be questioned under oath. In a joint	January 25, 2022 at 11:00 AM	participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	moonings of onaptor for action apareon.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/28/22	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/24/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/14/22	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 1/25/22 at 11:00 AM, Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 21-10627-TPA

Jack Jeffrey Williams Chapter 13

Rochelle Williams
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-1 User: mgut Page 1 of 3
Date Rcvd: Dec 13, 2021 Form ID: 309I Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID		Recipient Name and Address
db/jdb	+	Jack Jeffrey Williams, Rochelle Williams, 814 Crestview Drive, Sharpsville, PA 16150-8334
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15431231	+	Mercer County Community Credit Union, 428 Sharpsville Avenue, Sharon, PA 16146-2120
15431235	+	SHN Teach Credit Union, 428 Sharpsville Avenue, Sharon, PA 16146-2120
15434625	+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15431241	+	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15431242	+	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, P.O. Box 10438, Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
aty		Dec 13 2021 23:09:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Dec 13 2021 23:10:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 13 2021 23:10:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Dec 14 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15431221	EDI: BANKAMER.COM	Dec 14 2021 04:03:00	Bank of America, Attn: Bankruptcy, P.O. Box 982234, El Paso, TX 79998
15431222	+ EDI: TSYS2	Dec 14 2021 04:03:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
15431223	+ Email/Text: cms-bk@cms-collect.com	Dec 13 2021 23:10:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317

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District/off: 0315-		User: mgut	1 age + 01 5	Page 2 of 3
Date Rcvd: Dec 1	3, 2021	Form ID: 309I		Total Noticed: 35
15431224	+ EDI: CAPITALONE.COM	Е	Dec 14 2021 04:03:00	Capital One Bank, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15431225	+ EDI: CITICORP.COM	Е	Dec 14 2021 04:03:00	Citibank, N.A., Citicorp Credit Srvs/Centralized Bk dept, P.O. Box 790034, St Louis, MO 63179-0034
15431226	+ EDI: CITICORP.COM	Ε	Dec 14 2021 04:03:00	Citibank, N.A., Attn: Centralized Bankruptcy, P.O. Box 790034, St. Louis, MO 63179-0034
15431227	+ EDI: CITICORP.COM	Γ	Dec 14 2021 04:03:00	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, P.O. Box 790034, St. Louis, MO 63179-0034
15431228	+ EDI: CITICORP.COM	Е	Dec 14 2021 04:03:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, P.O. Box 790034, St Louis, MO 63179-0034
15431229	+ Email/PDF: creditonebknotification		Dec 13 2021 23:17:43	Credit One Bank, Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15432777	EDI: DISCOVER.COM	Ε	Dec 14 2021 04:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15431230	+ EDI: DISCOVER.COM	Ε	Dec 14 2021 04:03:00	Discover Financial Services, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15431656	+ EDI: RECOVERYCORP.COM	Ε	Dec 14 2021 04:08:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15431232	Email/Text: blegal@phfa.org	Ε	Dec 13 2021 23:10:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, P.O. Box 8029, Harrisburg, PA 17105
15431233	+ Email/Text: bankruptcyteam@qui		Dec 13 2021 23:10:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15431234	+ Email/Text: bankruptcyteam@qui		Dec 13 2021 23:10:00	Rocket Mortgage, LLC, P.O. Box 6577, Carol Stream, IL 60197-6577
15435788	+ Email/Text: bankruptcyteam@qui		Dec 13 2021 23:10:00	Rocket Mortgage, LLC fka Quicken Loans at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15431236	+ EDI: RMSC.COM	Е	Dec 14 2021 04:03:00	Synchrony Bank/ Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15431237	+ EDI: RMSC.COM	Ε	Dec 14 2021 04:03:00	Synchrony Bank/JC Penneys, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
15431238	+ EDI: RMSC.COM	Ε	Dec 14 2021 04:03:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15431239	+ EDI: RMSC.COM	Ε	Dec 14 2021 04:03:00	Synchrony Bank/TJ Maxx, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
15431240	+ EDI: WFFC.COM	Е	Dec 14 2021 04:08:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15434480	EDI: WFFC.COM	Ε	Dec 14 2021 04:08:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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District/off: 0315-1 User: mgut Page 3 of 3
Date Rcvd: Dec 13, 2021 Form ID: 309I Total Noticed: 35

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021	Signature:	/s/Joseph Speetjens	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Jack Jeffrey Williams dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com, kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com, kristen@mrdebtbuster.com; fosterlaw.com; fosterlaw.com;

Daniel P. Foster

on behalf of Joint Debtor Rochelle Williams dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

 $cmecf@\,chapter 13 trusteewdpa.com\\$

TOTAL: 5